

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS
LOT 502, SECTION B, SOUTHAVEN SUBDIVISION, DESOTO CO., MS.**

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 13th day of **December**, 1996, **Robert F. Ayers and Deborah B. Ayers**, executed and delivered a certain Deed of Trust unto **Cliff Davis**, Trustee for **National Consumers Services L.L.C.**, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of **DeSoto** County, Mississippi in Book 875 at Page 755 and re-recorded in Book 913 at Page 126; and

WHEREAS, on the 24th day of **June**, 1997, **Robert F. Ayers**, sold the property, conveying said indebtedness unto **Deborah B. Ayers, n/k/a, Deborah B. Flake**, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 317 at Page 763; and

WHEREAS, on the 13th day of **December**, 2001, **National Consumer Services, L.L.C.**, assigned said Deed of Trust unto **Companion Mortgage Corporation, a Delaware Corporation**, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1590 at Page 331; and

WHEREAS, on the 13th day of **December**, 2001, the holder of said Deed of Trust substituted and appointed **John C. Morris, III**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1590 at Page 333; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **John C. Morris, III**, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 4th day of **November**, 2002, by posting same at the bulletin board near the **Main** front door of the **DeSoto** County Courthouse and by publishing said Notice in the **DeSoto Times** for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 6th day of **December**, 2002, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the **Main** front door of the **DeSoto** County Courthouse at **Hernando**, Mississippi; and

WHEREAS, I, **John C. Morris, III**, Substitute Trustee, did on the 6th day of **December**, 2002, within legal hours, offer for sale and did sell, to the highest bidder for cash at the **Main** front door of the **DeSoto** County Courthouse at **Hernando**, Mississippi the following described real property, to-wit:

Lot 502, Section B, Southaven Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 14-16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Robert F. Ayers and wife, Deborah B. Ayers, as tenants by the entirety with the full right of survivorship and not as tenants in common, from Donald R. Chambliss by deed dated July 28, 1992, recorded August 5, 1992 in Book 248, Page 22, recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

WHEREAS, at said sale **Companion Mortgage Corporation, a Delaware Corporation** was the highest and best bidder, therefor, for the sum of \$45,400.00 and the same was then and there struck off to **Companion Mortgage Corporation, a Delaware Corporation** and it was declared the purchaser thereof; and

STATE MS.-DESOTO CO. FILED

DEC 30 1 28 PM '02

BK 430 PG 733
W.F. DAVIS CH. CLK.

WHEREAS, pursuant to the request of the purchaser, the successful bid is hereby assigned to **Banker's Trust Company of California as Trustee of Block Mortgage Finance Asset Backed Certificates Series 1997-1**; and

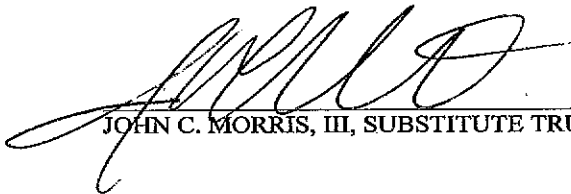
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of \$45,400.00 do hereby convey the above described property to **Banker's Trust Company of California as Trustee of Block Mortgage Finance Asset Backed Certificates Series 1997-1**.

I convey only such title as is vested in me as Substitute Trustee.

#0001778919 / Ayers, Robert / F02-7070

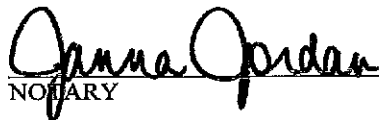
WITNESS MY SIGNATURE, this the 6th day of December, 2002.


JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 6th day of December, 2002, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.


NOTARY

AT DEATH
MY COMMISSION EXPIRES



ADDRESSES:

GRANTOR:

1820 AVENUE OF AMERICA
MONROE, LA 71201

318-330-9020

GRANTEE:

BANKER'S TRUST COMPANY OF
CALIFORNIA AS TRUSTEE OF BLOCK
MORTGAGE FINANCE ASSET BACKED
CERTIFICATES SERIES 1997-1
3815 SOUTH WEST TEMPLE
SALT LAKE CITY, UTAH 84115-4412

MY DOCUMENT WAS PREPARED BY:

JOHN C. MORRIS, III
1820 AVENUE OF AMERICA
MONROE, LA 71201
318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI

COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 13th day of December, 1996, Robert F. Ayers and Deborah B. Ayers executed and delivered a certain Deed of Trust unto Cliff Davis, Trustee for National Consumer Services, L.L.C., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 875 at Page 755 and re-recorded in Book 913 at Page 126; and

WHEREAS, on the 24th day of June, 1997, Robert F. Ayers, sold the property, conveying said indebtedness unto Deborah B. Ayers, n/a, Deborah B. Flake, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 317 at Page 763; and

WHEREAS, on the 13th day of December, 2001, National Consumers Services, L.L.C., assigned said Deed of Trust unto Companion Mortgage Corporation, A Delaware Corporation, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1590 at Page 331; and

WHEREAS on the 13th day of December, 2001, the holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1590 at Page 333; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 6th day of December, 2002, I will, during legal hours, at public outcry, offer for sale and will sell, at the Main front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 502, Section B, Southaven Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 14-16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Robert F. Ayers and wife, Deborah B. Ayers, as tenants by the entirety with the full right of survivorship and not as tenants in common, from Donald R. Chambliss by deed dated July 28, 1992, recorded August 5, 1992 in Book 249, Page 22, recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of November, 2002.

JOHN C. MORRIS, III
SUBSTITUTE TRUSTEE

2309 OLIVER RD
MONROE, LA 71201

318-330-9020

FD2-7070

PUBLISH:

11/13/02; 11/20/02; 11/27/02;
12/04/02

Volume No. 107 on the 13 day of Nov., 2002

Volume No. 107 on the 20 day of Nov., 2002

Volume No. 107 on the 27 day of Nov., 2002

Volume No. 107 on the 4 day of Dec., 2002

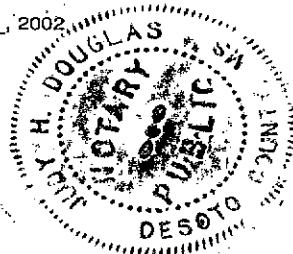
Volume No. on the day of , 2002

(TITLE)

Sworn to and subscribed before me, this 4 day of Dec., 2002.

BY

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: January 16, 2005
BONDED THRU Dixie Notary Service, INC.



A. Single first Insertion of 443 words @ .12 \$ 53.16

B. 3 subsequent insertions of 1329 words @ .10 \$ 132.90

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 189.06

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229
51 North, Southaven, MS 38671 • 662.393.6397 • Fax: 663.393.6463